



13281 U.S. PTO

Attorney Docket No.: 86952-0001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Prior Application No.: 10/402,244 Confirmation No. : Unassigned
Applicant : Wendell DICKERSON
Filed : March 24, 2004
Titled: : FIXED RATE GRADUALLY STEPPED PAYMENT LOAN
TC/A.U. : Not Yet Assigned
Examiner : Not Yet Assigned

Docket No. : 86952-0001 CIP
Customer No. : 24633



MAIL STOP PATENT APPLICATION

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

**TRANSMITTAL FOR A NEW CONTINUATION-IN-PART
PATENT APPLICATION UNDER 37 C.F.R. §1.53(b)(2)**

This is a request for filing a **Continuation-in-Part** patent application under **37 C.F.R. §1.53(b)(2)** of:

Inventor: Wendell DICKERSON

For: FIXED RATE GRADUALLY STEPPED PAYMENT LOAN

1. ☒ This is a new UTILITY patent application, which is a Continuation-in-Part (CIP) of U.S. Patent Application Serial No. 10/402,244, filed March 31, 2003, which claims priority under 35 U.S.C. § 119(e) from U.S. Provisional Patent Application Serial Number 60/368,161 filed March 29, 2002 and U.S. Provisional Patent Application Serial Number 60/370,692, filed April 9, 2002.
2. **The papers enclosed to obtain a filing date are as follows:**
 - 128 Pages of Application including:
 - 61 Pages of Disclosure;
 - 9 Pages of Claims (4 independent/ 45 total); and
 - 1 Page of Abstract
 - 57 Sheets of drawings containing Figures 1-10, 11A-11F, 12, 13A-13D, 14A-14C, 15, 16A-16B, 17, 18A-18J, 19A-19F, 20A-20F, 21A-21D, 22A-22D, 23A-23B, and 24)

3. **Combined Declaration and Power of Attorney**

- ☐ Enclosed and is newly executed by all inventors.
☐ Enclosed in this continuation/divisional application and is a copy from a prior application (37 CFR § 1.63(d).
☒ **Not Enclosed.**
This application is being filed under the provisions of 37 C.F.R. §1.53(f).
Applicant awaits notification from the Patent and Trademark Office of the time set for filing the Declaration and paying the filing fees.

4. **Language - English**

5. **Assignment** - An assignment to _____ will be filed at a later date.

6. **Priority** - foreign applications under 35 U.S.C. §119(a)-(d) or §365(b) or PCT international applications under 35 U.S.C. §365(a) designating at least one country other than the U.S.

☐ Priority of the following foreign application(s) is claimed:

Country	Application No.	Filed

Certified copy: ☐ is attached. ☐ will follow.

7. **Priority based on provisional application under 35 U.S.C. §119(e)**

☐ Benefit of the following U.S. provisional application(s) is claimed:

Provisional Application No.	Filed
60/368,161	March 29, 2002
60/370,692	April 9, 2002

8. Priority based on the provisions of 35 U.S.C. §120
☒ Benefit of the following U.S. application is claimed:

Provisional Application No.	Filed
10/402,244	March 31, 2003

9. **Preliminary Amendment**

- ☐ Amend the specification by inserting before the first line the sentence:
"This application is a ☐ continuation, ☐ division of co-pending application
number , filed , which is hereby incorporated by reference"

10. **Small entity status**

- ☐ Small entity status under 37 C.F.R. §1.27 is claimed for this application.

11. **Fee Calculation (37 C.F.R. § 1.16)**

CLAIMS FOR FEE CALCULATION				
	Number Filed	Number Extra	at Rate of	Basic Fee Utility \$770.00
Total Claims (37 C.F.R. §1.16(c))	51 - 20 =	31	\$ 18.00 each=	+\$ 558.00
Independent Claims (37 C.F.R. §1.16(b))	4 - 3 =	1	\$ 86.00 each=	+ \$ 86.00
Multiple dependent claim(s), if any (37 C.F.R. §1.16(d))			\$ 290.00	+ 0.00
SUB-TOTAL =				+\$ 1414.00
Reduction by 1/2 for filing by a small entity				-\$ 707.00
TOTAL FILING FEE =				\$ 707.00

12. ☒ **Fee Payment Not Enclosed.**
NO FEE IS BEING PAID BY CHECK OR DEPOSIT ACCOUNT AT THIS TIME.

This application is being filed under the provisions of 37 C.F.R. §1.53(f).
Applicant(s) await notification from the Patent and Trademark Office of the time
set for filing the Declaration and paying the filing fees.

13. ☐ **Except** for issue fees payable under 37 C.F.R. § 1.18, the Commissioner is hereby authorized by this paper to charge any additional fees during the entire pendency of this application including fees due under 37 C.F.R. §§1.16 and 1.17 which may be required, including any required extension of time fees, or credit any overpayment to Deposit Account 50-1349. This paragraph is intended to be a **CONSTRUCTIVE PETITION FOR EXTENSION OF TIME** in accordance with 37 C.F.R. §1.136(a)(3).

14. Additional papers enclosed:

- ☐ Nonpublication Request pursuant to 37 CFR § 1.213
- ☐ Combined Power of Attorney by Assignee and Certificate under 37 CFR § 3.73(b)
- ☐ Change of Correspondence Address
- ☐ Preliminary Amendment
- ☐ Information Disclosure Statement
- ☐ Form PTO- 1449, documents as listed
- ☐ Declaration of Biological Deposit
- ☐ Submission of "Sequence Listing," computer readable copy and/or amendment pertaining thereto for biotechnology invention containing nucleotide and/or amino acid sequence.

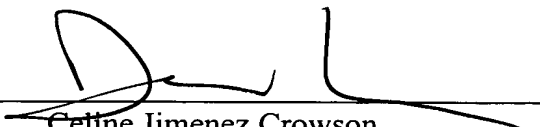
Please accord this application an application number and filing date.

Respectfully submitted,

HOGAN & HARTSON LLP

Dated: March 25, 2004

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